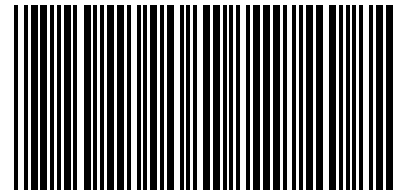


To: **The Hongkong and Shanghai Banking Corporation Limited**



**INTEGRATED ACCOUNT CONVERSION FORM**

- Note:**
1. Please complete in **Block Letters** and tick where applicable.
  2. The Conversion should be taken after all the outstanding FX Limit Orders have been expired/cancelled/executed.
  3. # Please provide your personal mobile number / email address that is exclusively for your own use to ensure that your confidential account or transaction related information is delivered to the mobile number / email address that is accessible by you only.

Date	day / month / year

<b>For Bank Use Only</b>	Sales Staff ID

**Conversion Instruction**

Account Name(s)		
Integrated Account Number	Identification Document Number(s)	# Contact Telephone Number
# Email Address ( <i>Principal/Sole Account Holder</i> )		<b>Note:</b> The Welcome Pack for the Integrated Account if applicable, will be sent to this email address. If you leave this field blank, the Welcome Pack will then be sent to the email address you have last registered with the Bank if any.
# Email Address ( <i>Joint Account Holder</i> )		
I/We wish to convert the Tier of the above Integrated Account		
<input type="checkbox"/> from Personal Integrated Account to HSBC One		<input type="checkbox"/> from Personal Integrated Account to HSBC Premier
<input type="checkbox"/> from HSBC One to HSBC Premier		<input type="checkbox"/> from HSBC Premier to HSBC One
I/We wish to apply for		
<input type="checkbox"/> ^HSBC Premier Credit Card (applicable to Conversion from HSBC One/Personal Integrated Account to HSBC Premier)		
<input type="checkbox"/> ^HSBC Red Credit Card (applicable to Conversion from HSBC Premier/Personal Integrated Account to HSBC One)		
<b>Note:</b> HSBC Premier Credit Card/HSBC Red Credit Card can access the Integrated Savings and Integrated Current accounts by using the free ATM/EPS facility. (Remark: The credit card application is subject to the final approval of the Bank. If the application is unsuccessful, you can visit any branch to apply for a new ATM card if necessary.)		
^ Please complete the section of "HSBC Premier Credit Card/HSBC Red Credit Card" on page 2.		

**Card Cancellation**

- **HSBC Premier Credit Card** (*Applicable to Conversion from HSBC Premier to HSBC One*)

**Note:** If you hold a direct debit account with another bank or a third party account of HSBC, please contact the related bank or person(s) to re-arrange the autopay instruction. If you settle any of your bills or recurring transactions (including any such transaction with the Bank or any HSBC Group member) using the card's autopay function or your card has been registered for Payment by Phone Services (PPS) or Verified by MasterCard SecureCode, you need to re-arrange with the respective merchant (including the Bank and/or the relevant HSBC Group member, if applicable), utility company, PPS for payment with the new credit card or other payment methods.

Cardholder's Name		HSBC Premier Credit Card
Card Returned or Destroyed <input type="checkbox"/> Yes <input type="checkbox"/> No	Reason Why Card Was Not Returned	Effective Date ( <i>within 60 days from today's date</i> )
Remarks		
Cardholder's Name		HSBC Premier Credit Card
Card Returned or Destroyed <input type="checkbox"/> Yes <input type="checkbox"/> No	Reason Why Card Was Not Returned	Effective Date ( <i>within 60 days from today's date</i> )
Remarks		

>> **ASV-NSC**

**Application of HSBC Premier Credit Card / HSBC Red Credit Card**

- HSBC Premier Credit Card (Applicable to Conversion from HSBC One/Personal Integrated Account to HSBC Premier)

- HSBC Red Credit Card (Applicable to Conversion from HSBC Premier/Personal Integrated Account to HSBC One)

<p><b>Note:</b> 1. New card will be mailed to Principal Account Holder's correspondence address or you may need to collect new credit card at branch at the Bank's discretion.                  2. The Integrated Account number will be embossed on the Primary HSBC Premier Credit Card.                  3. *Please delete whichever is not appropriate.</p>	<p><b>For Bank Use Only</b></p> <p>Please attach CUS screens A072, A073 and C571 of the Integrated Account together with the form for application submission.</p>
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**\*HSBC Premier Credit Card / HSBC Red Credit Card Information**

Particulars	For Principal/Sole Account Holder	For Joint Account Holder				
Apply HSBC Premier Credit Card/HSBC Red Credit Card	<input type="checkbox"/> Yes <table border="1" style="width: 100%; margin-top: 5px;"> <tr><td style="width: 50%;">Name</td></tr> <tr><td>Identification Document Number:</td></tr> </table> <input type="checkbox"/> No	Name	Identification Document Number:	<input type="checkbox"/> Yes <table border="1" style="width: 100%; margin-top: 5px;"> <tr><td style="width: 50%;">Name</td></tr> <tr><td>Identification Document Number:</td></tr> </table> <input type="checkbox"/> No	Name	Identification Document Number:
Name						
Identification Document Number:						
Name						
Identification Document Number:						
Standing Instructions	<p>Please set up a direct debit instruction for monthly bill settlement.</p> <input type="checkbox"/> Required [Please complete (i) and (ii) below] (i) Please debit my/our HKD Account with the Bank on the monthly due date and make the following payment to my/our Credit Card account(s) with the Bank: Account No. with the Bank _____ (ii) <input checked="" type="checkbox"/> Amount of Monthly Payment (Please choose <b>ONE</b> option below) <input type="checkbox"/> Minimum Payment Due <input type="checkbox"/> _____ % of Statement Balance (1 - 100%) <input type="checkbox"/> Not Required	<p>Please set up a direct debit instruction for monthly bill settlement.</p> <input type="checkbox"/> Required [Please complete (i) and (ii) below] (i) Please debit my/our HKD Account with the Bank on the monthly due date and make the following payment to my/our Credit Card account(s) with the Bank: Account No. with the Bank _____ (ii) <input checked="" type="checkbox"/> Amount of Monthly Payment (Please choose <b>ONE</b> option below) <input type="checkbox"/> Minimum Payment Due <input type="checkbox"/> _____ % of Statement Balance (1 - 100%) <input type="checkbox"/> Not Required				
<p><input checked="" type="checkbox"/> Should the amount of payment calculated based on the percentage of statement balance be less than the Minimum Payment Due of that particular statement month, the Bank will process the card payment with Minimum Payment Due; if no percentage of the statement balance is specified by the applicant, the Bank will process the card payment by settling 100% of statement balance and debit the amount from the applicant's designated account with HSBC.</p> <p>For cardholders who have set up autopay for credit card repayment, HSBC will enable auto-adjustment of autopay debit amount. After reducing credit transactions posted to credit card from last statement date, the adjusted amount will be debited on the due date.</p> <p>For the current cycle (after last statement), if cardholder instructed to set up or further amend the autopay for credit card repayment, any further credit transactions (after this setup/amendment instruction) will not be auto-adjusted, unless otherwise advised.</p>						

**Over-the-limit Facility Arrangement**

I want to  opt-out of over-the-limit facility for the credit card account:  Yes  No

One your request of opt-out of the over-the-limit facility for your credit card account has taken effect, subject to the paragraph below, any card transaction (under the primary card, any additional (combined billing) card(s)) that results in the current outstanding balance exceeding your available credit limit of your credit card account will not be effected. If you do not opt-out of the over-the-limit facility and the statement balance (excluding all fees and charges currently billed to your credit card account) exceeds the credit limit, the Bank will treat this as your informal request for raising your credit limit. The Bank may agree to your request and charge, without prior notice, a handling fee for considering and agreeing to your request. Please refer to the Key Facts Statement for the overlimit handling fee per billing cycle.

Even if your opt-out of the over-the-limit facility has taken effect, the Bank may still allow certain types of transactions in excess of the credit limit to be effected, including any card transaction which is not immediately processed by the Bank or does not require the Bank's authorisation for effecting payment. Examples of such card transactions are Octopus Automatic Add-Value transactions, mobile or contactless payment transactions, transactions approved yet late posted, transactions when the posting amount exceeds the transaction amount, and transactions approved by Visa/MasterCard/UnionPay to your credit card account which may result in over-the-limit transactions. For details, please visit the Bank's website or refer to the confirmation letter which will be sent to you after your request has been processed.

**Statement Preferences**

Please select the preferred option:

I want to receive eStatements via the HSBC HK Mobile Banking app (HSBC HK App) and/or online banking, and agree to the eStatement & eAdvice service terms and conditions.  
*(We'll mail you the paper statements if you haven't registered for online banking yet. Please register for online banking and switch to eStatement via online banking to start receiving eStatements. To read the terms and conditions, please visit our website www.hsbc.com.hk/estatementtnc/.)*

I want to receive paper statements

**Note:** You can amend your statement preferences later through online banking or by calling our hotlines.

**Welcome Pack Preferences**

Please select the preferred option:

Email me <sup>^</sup>  the welcome pack(s) including the terms and conditions of my primary and supplementary card accounts

Send me the welcome pack(s) including the terms and conditions of my primary and supplementary card accounts by post

<sup>^</sup> If you haven't registered an email address with us, we'll mail you the welcome pack by post.

Existing customers - if the email address you provided in this application is different from the one on record, we'll only send to the one based on our record. Please ensure your email on record is correct and valid.

**Application of HSBC Premier Credit Card / HSBC Red Credit Card (Continued)**

- **HSBC Premier Credit Card** (Applicable to Conversion from HSBC One/Personal Integrated Account to HSBC Premier)

- **HSBC Red Credit Card** (Applicable to Conversion from HSBC Premier/Personal Integrated Account to HSBC One)

**Relationship Declaration**

Are you and/or the joint applicant a ♦relative of any of the directors / ♦employees / ♦controllers / ♦minority shareholder controllers of The Hongkong and Shanghai Banking Corporation Limited (HSBC), its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g., Hang Seng Bank), or other entities over which HSBC is able to exert control?

No, and I/we agree to notify the Bank promptly in writing if this information is no longer true and correct

Yes, please state his/her full name:

Principal/Sole Account Holder

Full Name in English

Relationship

Joint Account Holder

Full Name in English

Relationship

Are you and/or the joint applicant a director / employee / controller / minority shareholder controller of HSBC, its branches, subsidiaries or affiliates in Hong Kong or overseas, or other entities over which HSBC is able to exert control?

No, and I/we agree to notify the Bank promptly in writing if this information is no longer true and correct

Yes, please state your staff number:

Principal/Sole Account Holder

Staff Number

Joint Account Holder

Staff Number

If you and/or the joint applicant answer "yes" to any of the above questions, please state the total amount of unsecured exposures of HSBC, its branches and its subsidiaries:

- to you/joint applicant personally;
- to any firm, partnership or non-listed company controlled by you/joint applicant or of which you/joint applicant are interested as director, partner, manager or agent; and
- to any individual, firm, partnership or non-listed company of which you/joint applicant are acting as a guarantor

HKD

I/We confirm that I/we have obtained consent from the individuals listed above for the provision of their information to HSBC, its branches and its subsidiaries for the purpose of enabling HSBC to comply with the Banking Ordinance, Banking (Exposure Limits) Rules and/or any other similar laws and regulations and/or any related commitments to regulators in any jurisdiction from time to time.

I/We hereby authorise HSBC's branches and subsidiaries to disclose to HSBC information relating their unsecured exposures to the above persons for the purpose of verifying the information provided by me/us.

**Note:** ♦ You may request from the Bank the definitions of these terms and a list of the abovementioned entities.

**Mortgage with Other Financial Institutions**

Are you maintaining a mortgage with other financial institutions?

No  Yes

Joint Mortgage:  No  Yes, please state the Total Monthly Mortgage Repayment Amount: **HKD**

## Application of HSBC Premier Credit Card / HSBC Red Credit Card (Continued)

- HSBC Premier Credit Card (Applicable to Conversion from HSBC One/Personal Integrated Account to HSBC Premier)

- HSBC Red Credit Card (Applicable to Conversion from HSBC Premier/Personal Integrated Account to HSBC One)

### Important Notes

- All primary card applicants must be aged 18 or above.
  - (Not applicable to applicants of HSBC Visa Gold Card for Students)  
To be eligible for the credit card, primary card applicant's annual income must meet the following requirements:
    - HSBC Visa Signature Card / HSBC EveryMile Credit Card – HK\$240,000 or above;
    - HSBC Visa Platinum Card / HSBC Pulse UnionPay Dual Currency Diamond Card / HSBC Red Credit Card – HK\$120,000 or above;
    - HSBC Visa Gold Card / HSBC UnionPay Dual Currency Card – HK\$60,000 or above.
  - HSBC Premier customers applying for HSBC Premier MasterCard® Credit Card must have at least HK\$100,000 Total Relationship Balance excluding lending (subject to the Bank's discretion) within two months of application submission for the application to be processed with the details provided on this form. If you are unable to meet the requirement within two months, your application will be withdrawn. For any queries, please call our HSBC Premier Hotline on (852) 2233 3322.
  - HSBC Premier customers will enjoy a perpetual annual fee waiver on the HSBC Premier MasterCard primary card and all additional credit cards by providing the Integrated Account number (HSBC Premier). For any queries, please call our HSBC Premier Hotline on (852) 2233 3322.
  - The Bank reserves the right to terminate the credit card annual fee waiver without prior notice to the credit cardholder(s).
  - If you wish to enjoy the Hong Kong Jockey Club Cash Voucher Purchase Facility, please contact any branch for arrangement.
  - Your new card provides free use of the ATM / EPS facility. You can set up your ATM PIN after card activation via (852) 3163 0688. If you do not wish to have this service, please call HSBC Customer Service Hotline on (852) 2233 3000 for arrangement. Please note that without an ATM PIN, you will not be able to access the ATM / EPS facility (including the credit card cash advance function through ATM) or register the phone banking service through ATM / HSBC Customer Service Hotline with the card.
  - Phone banking service can be registered via our HSBC Customer Service Hotline (852) 2233 3000 or at any HSBC ATM in Hong Kong using your ATM PIN as first time authentication.
  - Your new card provides free use of contactless payment function. You may use your card for contactless payment transactions, subject to transaction limits (including limit on each purchase and other limits) set by the Bank, Visa, MasterCard Worldwide or UnionPay or the merchant from time to time. For payment over the pre-defined transaction limit or if contactless payment is unavailable, you will still need to sign on the credit card sales slip in order to complete the transaction.
  - If the whole amount of the statement balance is not received by the Bank on or before the payment due date, a finance charge will accrue daily at 2.65% per month (equivalent to an Annualized Percentage Rate (APR) of up to **35.42%** on purchase and **35.94%** on cash advance, inclusive of the handling and cash advance fees for all listed card types)❖, and will be applied to (a) the unpaid statement balance, from the statement date immediately preceding the said payment due date until payment in full; and (b) the amount of each new transaction posted to your card account since that statement date, from the transaction date until payment in full.
  - The Bank may, at its sole discretion, decide whether to approve your application, and whether to issue a HSBC Visa Platinum or HSBC Gold Card, and whether to issue a HSBC Pulse UnionPay Dual Currency Diamond Card or a HSBC UnionPay Dual Currency Card. If your application is not approved, the Bank may issue to you a HSBC Visa Gold Card (for HSBC Visa Platinum Card applicants) or HSBC UnionPay Dual Currency Card (for HSBC Pulse UnionPay Dual Currency Diamond Card applicants). If you wish to cancel your card, please call our HSBC Customer Service Hotline on (852) 2233 3000.
  - Applications from the Bank's staff will be subject to HSBC's staff policy.
  - The remuneration for sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance.
  - HSBC Visa Gold Card for Students is only applicable to full-time students of designated institutions. Please refer to HSBC HK website > 'Borrowing' > 'Visa Gold Card for Students' for details.
  - No over-the-limit facility for HSBC Visa Gold Card for Students. No additional card(s) are available for HSBC EveryMile Credit Card and HSBC Visa Gold Card for Students.
  - Student applicant who applies for HSBC credit card other than HSBC Visa Gold Card for Student may be granted a credit card with credit limit over HKD10,000 if such applicant has successfully **submitted application and provided to the Bank's satisfaction financial information** indicating that such applicant has an independent ability to repay the proposed extension of credit in connection with the account.
  - Instant RewardCash redemption at merchants is not applicable to HSBC Red Credit Card, HSBC EveryMile Credit Card, HSBC Pulse UnionPay Dual Currency Diamond Card and HSBC UnionPay Dual Currency Card.
  - Effective from 2023, receiving paper statement is subject to an annual paper statement fee. Please refer Bank tariff for details.
- ❖ The APR is calculated based on a set of assumptions as set out in the relevant guidelines as referred to in the Code of Banking Practice and the actual APR applied may be different. The APR may also be different for cards not offered in this application form. Please call HSBC Customer Service Hotline on (852) 2233 3000 for enquiries.
- ♣ For HSBC Premier customer, please call HSBC Premier Hotline (852) 2233 3322.

### Declarations

- I/We understand and agree that the Features offered by The Hongkong and Shanghai Banking Corporation Limited (the "Bank") in connection with my/our use of the above Integrated Account under HSBC Premier, HSBC One and Personal Integrated Account are different and will be adjusted automatically without further notice once the Bank has approved my/our above tier conversion request and this includes any variation in the fees, charges, obligations and liabilities that may result from the said conversion.
- I/We understand and acknowledge that I/we will destroy the HSBC Premier/HSBC One/Personal Integrated Account ATM Card(s).
- (Applicable to conversion from HSBC Premier to HSBC One)
  - I/We understand and acknowledge that I/we will destroy the HSBC Premier cheque book in my/our possession, if any.
  - I/We understand and acknowledge that I/we should also at the same time, if applicable, cancel my/our HSBC Premier Credit Card(s), including any additional HSBC Premier Credit Card(s). I/We shall destroy the plastic card(s) and settle the outstanding balance on my/our HSBC Premier Credit Card(s), including any additional HSBC Premier Credit Card(s), upon or before the due payment date, as applicable.

## Declarations (Continued)

### 4. (Applicable to application for HSBC Premier Credit Card / HSBC Red Credit Card)

#### My/Our information

a. I/We confirm that the information given in this application form is correct and complete. I/We authorise The Hongkong and Shanghai Banking Corporation Limited (the "Bank") to obtain and verify information relating to me/us from or with any other person or source at any time and from time to time as the Bank may decide. In particular, for considering possible increase, decrease or modification of credit limits of my/our credit card(s) or other credit facilities provided to me/us by the Bank, I/we agree that the Bank is entitled to:

- (i) conduct checks with any credit reference agency at any time; and
- (ii) perform routine credit reviews and make at least monthly access to data from the credit reference agency.

**Note:** The Bank may engage TransUnion as the credit reference agency and other available credit reference agencies including but not limited to PingAn OneConnect Credit Reference Services Agency (HK) Limited for the provision of consumer credit reference service to assess the credit facility application and make credit. For any enquiry about the credit reference agencies that may be engaged in your credit facility application, please contact our customer service hotline. You are entitled to request for a credit report from each credit reference agency without charge in any 12-month period.

b. By signing this application form, I/we agree that the Bank may use and disclose all personal data about me/us that the Bank currently or subsequently holds for the purposes as set out in:

- (i) Data Privacy Notice; and
- (ii) the terms and conditions of the agreement governing the provision and use of each type of credit card.

#### Annual fee

c. I/We accept that the annual fee of each credit card to be charged by the Bank is as follow: (i) HSBC Premier MasterCard primary card – Waived; (ii) HSBC Red Credit Card primary card – Waived; (iii) HSBC Visa Signature Card primary card – HK\$2,000; (iv) HSBC EveryMile Credit Card – HK\$2,000; (v) HSBC Visa Platinum Card primary card / HSBC Pulse UnionPay Dual Currency Diamond Card primary card – HK\$1,800; (vi) HSBC Visa Gold Card primary card – HK\$600; (vii) HSBC UnionPay Dual Currency Card primary card – HK\$300; (viii) HSBC Premier MasterCard additional card – Waived; (ix) HSBC Red Credit Card additional card – Waived; (x) HSBC Visa Signature Card additional card – HK\$1,000; (xi) HSBC Visa Platinum Card additional card / HSBC Pulse UnionPay Dual Currency Diamond Card additional card – HK\$900; (xii) HSBC Visa Gold additional card (separate billing) – HK\$600; (xiii) HSBC Visa Gold additional card (combined billing) – HK\$300; (xiv) HSBC UnionPay Dual Currency Card additional card – HK\$150.

#### My/Our employment and financial status

d. I/We declare that:

- (i) I am/we are currently employed as indicated on this application form (if applicable);
- (ii) I am/we are not delinquent in repaying any credit facilities from any financial institution or lender;
- (iii) I am/we are not a bankrupt or discharged bankrupt;
- (iv) I/we have no intention to declare bankruptcy; and
- (v) I am/we are not aware of any bankruptcy proceedings made against me/us.

#### My/Our linked account for ATM or EPS facilities

e. I/We confirm that:

- (i) my/our signature(s) provided on this application form is/are the same as on each of my/our savings or current accounts for which ATM or EPS facilities are requested;
- (ii) each such savings or current account is a single name account in the name of the respective cardholder, or is operated by the respective cardholder singly if it is a joint or multiple names account; and
- (iii) I/we will use the ATM and EPS facilities subject to the ATM Card Terms and Conditions. I/We understand that the ATM Card Terms and Conditions are available upon request, and will be given to me/us with my/our credit card(s) upon approval of this application.

f. A PIN mailer for ATM cash advance and my/our banking account access (if applicable) will be sent to me/us after successful card activation. If I/we do not wish to use the ATM and EPS facilities, I/we should call HSBC Customer Service Hotline on (852) 2233 3000 for arrangement. I/We understand that without an ATM PIN, I/we will not be able to:

- (i) use the ATM and EPS facilities (including the credit card cash advance function through ATM); or
- (ii) register for the phone banking service through ATM or HSBC Customer Service Hotline with the credit card.

#### Additional card(s)

g. I/We understand that if an additional card is applied for in this application form:

- (i) the primary cardholder will be liable for the use of both the primary card and the additional card while the additional cardholder will only be liable for the use of his/her additional card;
- (ii) an additional card may be terminated by either the primary or additional cardholder by giving the Bank written notice and returning the additional card to the Bank;
- (iii) use of an additional card may be suspended by the Bank upon the report of loss, theft, disclosure or unauthorised use of the primary card, the additional card or any related personal identification number;
- (iv) until the additional card is returned to the Bank or the Bank is able to implement the necessary procedures following a report in (iii) above, the primary cardholder may be liable for any transactions and payments arising from the use of the additional card; and
- (v) primary cardholder should note that an additional cardholder may use or enjoy certain services and benefits relating to the additional card even if the primary cardholder does not use or enjoy such services and benefits relating to the primary card. Primary cardholder is responsible for the additional cardholder's use of these services or benefits and compliance with the Credit Card Terms and other terms and conditions relating to the use of the services or benefits.

#### Terms and conditions governing credit card(s); Welcome Pack

h. I/We acknowledge that the provision and use of the credit card(s)/mobile credit card(s) are subject to the terms and conditions of the Bank's Credit Card Terms/HSBC Mobile Credit Card Addendum to Credit Card Terms, as applicable. I/We understand that such terms and conditions are available upon request, and will be given to me/us with my/our credit card(s) upon approval of this application.

i. By signing this application form, I/we confirm that I/we have read, reviewed and understood the Important Notes and Declarations set out in this application form and the following terms and conditions and documents related to this application and agree to be bound by them if I/we activate the credit card(s)/mobile credit card(s):

- (i) Key Facts Statement;
- (ii) Major Terms and Conditions of Credit Card Terms;
- (iii) Data Privacy Notice;
- (iv) promotional offer terms and conditions (if applicable); and
- (v) eStatement and eAdvice service terms and conditions (if applicable).

## Declarations (Continued)

- j. (a) I/We understand that:
- (i) a welcome email will be sent to me/us within 3 working days once this application has been approved;
  - (ii) a Welcome Pack, will be sent to me/us via email or by post where the email delivery fails;
  - (iii) the Welcome Pack includes important information regarding the credit card(s), the contents of which will also be available on the Bank's website.
- (b) I/We agree that:
- (i) before I/we activate the credit card(s) I/we applied for, I/we will read the contents of the Welcome Pack and in particular, the following terms and conditions, if applicable:
    - Credit Card Terms
    - ATM Card Terms and Conditions
    - RewardCash Programme Terms and Conditions
    - HSBC Mobile Credit Card Addendum to Credit Card Terms,
    - Terms and Conditions for the Credit Card Cash Instalment Plan
    - Terms and Conditions for Spending Instalment Plan
    - Terms and Conditions for Cash Credit Plan
    - Terms and Conditions for the Credit Card Interest-free Merchant Instalment Plan
    - Terms and Conditions for "All-You-Can-Split" Programmeand I/we agree to be bound by them if I/we activate the credit card(s)/mobile credit card(s);
  - (ii) even if I/we do not obtain or read the terms and conditions, I/we will still be fully bound by them upon activating the card(s); and
  - (iii) I/we will contact the Bank promptly to obtain the hard copies of the contents of the Welcome Pack if I/we do not receive them by the time I/we receive the card(s).

### **Bank not liable for goods and services offered by merchants**

- k. I/We understand that the Bank is not a supplier of any of the goods and services offered by the merchants. I/We agree that the Bank is not in any way liable for any of the goods and services offered by any merchants.

### **Miscellaneous**

- l. I/We understand that the Bank may, at its discretion, allow me/us to authorise a person in writing to collect my/our credit card(s) on my/our behalf. I/We agree that:
- (i) each person collecting my/our card(s) has authority to sign acknowledgement of receipt of the card(s) on my/our behalf; and
  - (ii) I/we will be responsible for any misuse of the card(s) or other consequences arising from this arrangement.
- m. I/We understand that the Bank does not appoint any third parties to refer credit card applications to it and hereby confirm that this application was not referred by a third party under beneficial arrangement.
- n. I/We agree that the Bank has the right to accept or reject this application without giving reasons.
5. I/We understand that the remuneration for sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance.
6. I/We understand and agree that my/our wish for conversion of accounts is subject to the final decision of The Hongkong and Shanghai Banking Corporation Limited.
- By signing this application form, I/we confirm that I/we have read, reviewed and understood the Important Notes and Declarations set out in this application form and the following terms and conditions and documents related to this application and agree to be bound by them if I/we activate the credit card(s)/mobile credit card(s):
- (i) Key Facts Statement;
  - (ii) Major Terms and Conditions of Credit Card Terms;
  - (iii) Data Privacy Notice;
  - (iv) promotional offer terms and conditions (if applicable); and
  - (v) eStatement and eAdvice service terms and conditions (if applicable).

✦ For HSBC Premier customer, please call HSBC Premier Hotline (852) 2233 3322.

### **Opt-out from the use of personal data in direct marketing**

Principal/Sole Account Holder \* Please do not use my personal data in direct marketing via  
 Post  Mobile message  Email  Telephone call

Joint Account Holder (if any) \* Please do not use my personal data in direct marketing via  
 Post  Mobile message  Email  Telephone call

\* **This request is for personal accounts only. Customer who wishes to indicate whether or not to receive direct marketing contact or information from Commercial Banking, Private Banking or other business lines must complete a separate form. Please contact the Bank for details. The above represents your present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by you to the Bank prior to this application.**

You can change your above marketing preference anytime to receive our best offers and promotions via your preferred channels. Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's "Data Privacy Notice". Please also refer to the Notice on the kinds of personal data which may be used in direct marketing.

**X**  
Signature of Principal/Sole Account Holder

S.V.

**X**  
Signature of Joint Account Holder

S.V.

To borrow or not to borrow? Borrow only if you can repay!

**For Bank Use Only (To be Completed by Form Receiving Branch)**

**Note:** Strictly for internal use and **DO NOT** hand it out to external parties.

<b>Conversion Reason (Applicable to Conversion Initiated by Cancellation Request)</b>		
Reason for conversion to a lower tier Integrated Account (e.g. HSBC Premier to HSBC One):		
<b>Note:</b> Please try your best to retain the original Integrated Account by using the retention offers including BBF waiver and cash credit offers subject to eligibility. Please check for eligible retention offers via CAS Cancellation Screen.		
<input type="checkbox"/> Funds consolidated to an account with another bank.	<input type="checkbox"/> Funds out for purchase of property.	<input type="checkbox"/> Not satisfied with banking service.
<input type="checkbox"/> Funds out for other deposit.	<input type="checkbox"/> Funds out for setting up business.	<input type="checkbox"/> Permanent departure from Hong Kong.
<input type="checkbox"/> Funds consolidated to existing HSBC's account.	<input type="checkbox"/> Funds out for children education.	<input type="checkbox"/> Other(s) (Please specify): _____
<input type="checkbox"/> Funds out for investment.	<input type="checkbox"/> Funds out for marriage/new born baby/family.	
<input type="checkbox"/> Funds out for insurance.	<input type="checkbox"/> Funds out for medical treatment.	

<b>Other Maintenance Instructions (If Applicable)</b>	
<input type="checkbox"/> Revise Customer Group Number to	<input type="text"/>
<input type="checkbox"/> Revise Secured Credit Interest Rate Codes to	
HKD Deposit	<input type="text"/>
Gold	<input type="text"/>
FCY Deposit	<input type="text"/>
Investment	<input type="text"/>

<b>For Credit Card Only</b>	
Source Code	
<input type="checkbox"/> BRAV (HSBC Premier Credit Card)	
<input type="checkbox"/> BRZZ (HSBC Red Credit Card)	
Marketing Campaign Code	
<input type="checkbox"/> HN72 (HSBC Premier Credit Card)	
<input type="checkbox"/> AD13/HWZZ (HSBC Red Credit Card)	
Branch Code	<input type="text"/>
Sales Staff ID (Branch)	<input type="text"/>

<b>Remarks</b>

<b>Authorised Signature and Branch/Department Chop</b>